

METHODS AND SYSTEMS FOR DEAL STRUCTURING FOR AUTOMOBILE DEALERS

ABSTRACT OF THE DISCLOSURE

A method for deal structuring by a dealer, using a network based system including a server system coupled to a centralized database and at least one client system is disclosed. The method comprises receiving a loan application from a buyer regarding the deal, running a credit report based on the loan application, analyzing and scoring the credit report to evaluate the buyer's creditworthiness in relationship to the deal, and structuring the deal based on the buyer's creditworthiness. In an exemplary embodiment, the method provides guidance to the dealer utilizing a cartoon character based on pre-determined credit criteria to adjust various parameters to successfully structure the deal.